

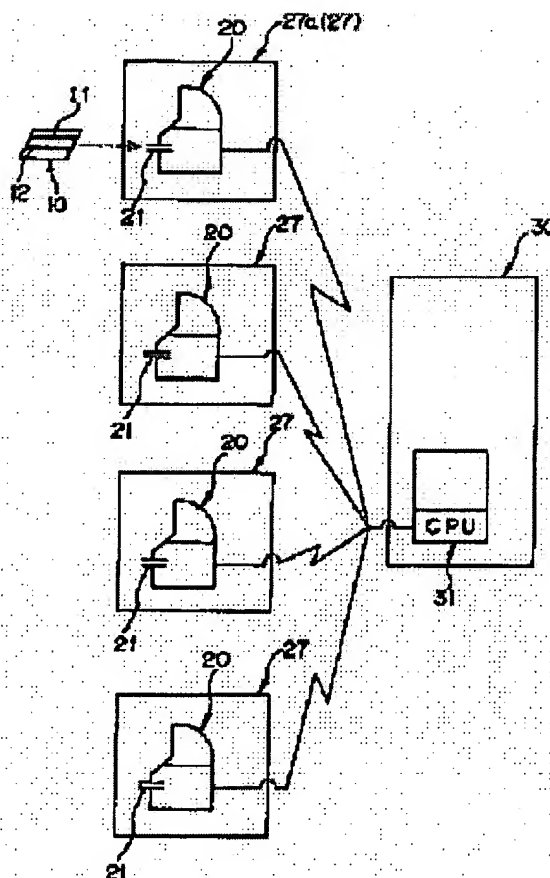
POINT CARD SYSTEMIDS Doc. Ref. **NPL8**
for Appl. No. 10/609,331

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 - european:
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Abstract of JP9101988

PROBLEM TO BE SOLVED: To provide a point card system with which evaluated money exchange service can be received even when the number of points does not reach a prescribed value. **SOLUTION:** Each member shop 27 purchases a point from a secretariat 30 and registers this point on each card terminal equipment 20 as the number of owned points. The number of points corresponding to the amount of purchase is added to a point storage part 11 at a point card 10 of a customer every time of purchase. When the number of points exceeds the prescribed value in the case of receiving service by a customer, the amount to which a prescribed rate is multiplied is available but when the number of points is less than the prescribed value, the amount to which another rate is multiplied is available, and there is no waste. The amount utilized by the point card by the customer is converted to the number of points for enabling purchase from the secretariat with that amount, added and registered at the terminal equipment of the relevant member shop and becomes the point owned by the member shop.



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